Certificate Number: 04174-PAE-DE-028959890

Bankruptcy Case Number: 16-18862



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 18, 2017, at 8:30 o'clock AM MST, Jacklyn Hightower completed a course on personal financial management given by internet by Take Charge America, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date:

March 22, 2017

By:

/s/Denice Prull

Name: Denice Prull

Title:

Counselor

Certificate Number: 04174-PAE-DE-028959901

Bankruptcy Case Number: 16-18862



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 18, 2017, at 8:30 o'clock AM MST, Kareem Hightower completed a course on personal financial management given by internet by Take Charge America, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

I.S. BANKRUPTCY COUR \Box Date: March 22, 2017 By: /s/Denice Prull Name: Denice Prull

Title: Counselor